

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF VIRGINIA**

IN RE: JOSEPH GARRETT RATCLIFF,  
Debtor.

CHAPTER 13  
CASE NO. 23-50352

**Application for Extension of Time to  
File Chapter 13 Schedules and Chapter 13 Plan**

The Debtor, by counsel, respectfully represents:

1. Debtor filed a voluntary petition under chapter 13 of the Bankruptcy Code on July 24, 2023. Pursuant to Rule 1007, all schedules, statements of financial affairs and other required documents must be filed by August 7, 2023.
2. Debtor's petition was prepared and filed quickly in order to prevent collection activity. Debtor's counsel was unable to complete all the necessary documents for completing the Chapter 13 paperwork when the petition was filed.
3. Debtor's counsel respectfully requests a brief extension to complete all required forms and to further review them with the clients. Further review of the documents is necessary to complete fully the schedules.
4. This application is not made for the purposes of delay and no creditor will suffer any prejudice if Debtor is granted an additional extension of time. The Meeting of Creditors is not until September 5, 2023, at 2:00 P.M.. Should this motion be granted, creditors and the Trustee will have ample time to review the schedules prior to the Section 341 hearing

WHEREFORE, Debtor requests that this Court grant an extension of time until August 14, 2023, in which to file the remaining Chapter 13 Schedules, Chapter 13 Plan and Statement of

Financial Affairs.

JOSEPH GARRETT RATCLIFF

Date: August 7, 2023

/s/ David Cox  
Counsel for Debtor

David Cox VSB38670  
Cox Law Group, PLLC  
900 Lakeside Drive  
Lynchburg, Virginia 24501  
434-845-2600

**CERTIFICATE OF SERVICE**

I hereby certify that on October 24, 2022, I filed the foregoing Application using the CM/ECF filing system, causing service by electronic notice upon all parties requesting electronic notice, and on the same date served the parties listed below.

<b>Party</b>	<b>Method of Service</b>
Chapter 13 Trustee and Debtor	by first class mail, postage prepaid

/s/ David Cox  
David Cox